

WHAT IS CLAIMED IS:

1. A method of enabling access to leased housing to a potential renter who does not qualify against conventional leasing standards comprising:
  - a. qualifying the potential renter against a lease warranty criteria by a lease guarantor including:
    - i. qualifying the renter against a background check;
    - ii. qualifying the renter against a modified credit check; and
    - iii. qualifying the renter against an employment check, and
  - b. warranting a landlord by the lease guarantor against default by the renter whereby the landlord grants a lease to the renter based on a warranty by the guarantor.
2. The method of claim 1 wherein the background check includes checking the renter's background for a felony and denying the warranty if the renter has the felony conviction and wherein the modified credit check includes checking the renter's credit for a past due utility bill and denying the warranty if the renter has a past due utility bill.

3. The method of claim 2 wherein the employment check includes the steps of:
  - a. verifying that the renter is currently employed;
  - b. verifying that the renter has been continuously employed for the previous 8 months;
  - c. verifying that the renter's annual income is at least \$15,000; and
  - d. verifying that the renter's age is at least 21 years old.
4. The method of claim 3 wherein the renter's annual income is at least 50 times the amount of monthly rent.
5. The method of claim 3 wherein the potential renter's annual income is at least \$15,000 adjusted by the cost of living index as of a predetermined date.
6. The method of claim 5 wherein the renter is qualified against the lease warranty criteria regardless of: judgment for non-payment of rent, bankruptcy, automobile repossession, unpaid medical bills, unpaid student loans and lack of credit.
7. The method of claim 6 wherein the warranty includes a default payment of at least a portion of the remaining rent of the lease after default.
8. The method of claim 7 wherein the default payment does not exceed two months.

9. The method of claim 7 wherein the warranty is valid during at least a portion of the lease.
10. The method of claim 9 wherein the warranty is valid only during the first half of the lease period.
11. The method of claim 9 further comprising the step of paying to the guarantor a fee for the warranty.
12. The method of claim 11 wherein the fee is based according to a percent of the annual rental price.
13. The method of claim 11 wherein the fee is based according to a percent of the renter's annual income.
14. The method of claim 11 wherein the fee is graduated and fixed based according to a range of the annual rental price or a range of the renter's annual income.
15. The method of claim 11 wherein the fee is increased by a factor of from 1.1 to 1.5 when the renter had filed for bankruptcy.

16. The method of claim 11 wherein an ejectment conviction is required before the renter is in default.

17. The method of claim 16 further including the step of the potential renter completing a guarantor's application on an Internet web-site to qualify the renter against the lease warranty criteria.

18. The method of claim 16 further including the step of providing a data base of landlords who would accept a warranty by the guarantor.

19. The method of claim 18 further including the step of notifying the landlord in the data base, via the Internet, of a renter qualified by the guarantor.

20. The method of claim 11 further including the steps of inputting information provided by the background check, the modified credit check and the employment check into a computer program whereby the program determines if the renter qualifies against the background check, the modified credit check and the employment check;

outputting a guarantor's fee agreement when the renter qualifies against the lease warranty criteria; and

outputting a list of landlords who are willing to enter into a warranted lease agreement.